

## **Terms & Conditions**

The discounts associated with the Oswego Private Dental Plan are available only through Oswego Dental Group, LLC.

Monthly membership fees are to be paid for a minimum twelve (12) month period and are non-refundable. Unless waived by the dentist, membership will automatically renew on the anniversary date and continue thereafter until cancelled, in writing, with a minimum 30-day notice.

Qualified dependents are defined as a husband, wife, and any non-married children living in the household, as a fulltime student, under the age of 22. Any additional dependents after three (3) each will have an additional surcharge of \$25 per month, per dependent.

Fees and plan discounts are subject to change without notice.

Missed or broken appointments without 48-hour notice will be charged \$100.

All member co-payments are due at time of service. Any payment returned will be charged a \$25 return-fee.

Membership in the Dental Plan may be terminated for abuse, fraud or failure to pay membership fees or properly billed dental service.

The Oswego Private Dental Plan is administered solely by the dental office and may be discontinued at the end of any month, with or without notice.

By accepting the Dental Plan, an associate will perform a comprehensive oral exam and members agree to follow prescribed maintenance program.

Dental Plan benefits are limited to \$1500 per member, per anniversary year.

Prophylaxis is limited to twice (2) every anniversary year. A difficult prophylaxis (i.e. heavy smoker, neglected teeth, etc.) is subject to type II periodontal disease treatment charges. Additional prophylaxis is available for \$90 per treatment-visit.

Fluoride treatments are limited to twice (2) per anniversary year, up to age 19.

A denture, bridge, or other appliance installed under the Plan can be replaced only once during the period of five (5) years after the original date of installation. A denture, bridge, or other appliance can be replaced only if it is unsatisfactory and which cannot be made satisfactory by a reline or repair.

## **Terms & Conditions (continued)**

Denture relines are limited to once per calendar year.

All covered replacements are subject to the co-payment percentages as listed in the Schedule of Services and the private fee schedule of Oswego Dental Group, LLC.

There is a \$100 per unit surcharge for lab work using precious metal or high noble metal.

Any dental procedure in progress or performed before or after a member's eligibility period is excluded.

Any dental expense incurred if the dentist is unable to perform a procedure due to the member's general health or physical condition is excluded.

Replacement of a satisfactory filling is excluded.

Bleaching or whitening of teeth for cosmetic or restorative purposes is excluded.

Any dental procedure not listed as a covered service, including but not limited to, anesthesia, prescription medications, trauma to the mouth, etc. is excluded.

Treatment required due to hospital and medical charges or self-inflicted wounds of any kind are excluded.

Treatment to correct congenital, developmental, or medically induced dental disorders is excluded (i.e. TMJ).

Service for sleep apnea treatment or appliances is excluded.

Any customized porcelain and shading, processed by an esthetic quality laboratory and technician is excluded.

Dental Plan benefits for services provided in association with benefits from another source (i.e. workman's comp) are excluded. Coordination of Oswego Private Dental Plan discounts with other dental or insurance plans is excluded.



OSWEGO  
DENTAL  
GROUP

Private Membership Plan

630-554-8600



4771 Route 71  
Oswego, IL 60543  
630-554-8600

WWW.OSWEGODENTIST.COM

**AFFORDABLE DENTAL COVERAGE  
FOR YOU AND YOUR FAMILY!**

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# No

Claim Forms  
Deductibles  
Pre-Determinations  
Waiting Periods

## ***Benefit Features***

## **Coverage**

Consultation	100% Coverage
Oral Exams – 2 per year	100% Coverage
Cleanings – 2 per year	100% Coverage
X-Rays – Bite Wing	100% Coverage
X-Rays – Full Mouth	100% Coverage
2D Photographic Imaging	20% Coverage
Sealants	20% Coverage
Fillings	20% Coverage
Periodontal Services	20% Coverage
Endodontic Services	20% Coverage
Extractions	20% Coverage
Crown & Bridge Services	20% Coverage
Dentures & Partials	20% Coverage
Implant Service	20% Coverage

Clear Correct braces offered at a 10% discount.  
Ask us for more information.

**Ask Dr. Milazzo or Dr. MacDonald how cosmetic dentistry works with the Plan.**

Single	<b>\$34/month</b>
Couple	<b>\$64/month</b>
Family	<b>\$104/month</b>

## ***How Does it Work?***

The Oswego Private Dental Plan works similar to many dental plans on the market. You pay a monthly membership fee for benefit coverage on your dental expenses. The plan is designed to cover preventive services such as cleanings and oral exams. This provides coverage that can be budgeted at an affordable monthly expense while receiving good discounts for your higher cost dental service.

## ***Who Administers the Plan?***

Oswego Dental Group administers the Oswego Private Dental Plan and works with you, the patient, directly to make all dental service decisions. There is no need to contact a 3rd party company for information. All questions regarding plan coverage, verifying discounts, changing coverage types, or any other questions should be directed to us here at Oswego Dental Group.

## ***How Do I Use a Specialist?***

All dental services covered by the Oswego Private Dental Plan are designed to be done at the office of Oswego Dental Group. We may refer a patient to a specialist who performs other services that the patient may need, which is not covered by the Plan. The office has a full listing of recommended specialists.

**630-554-8600**

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## ***Why the Program Works***

If asked, most people would agree that decisions about dentistry are best made between the patient and their dentist, without a third-party company's involvement.

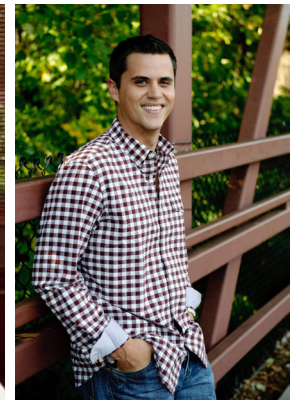
The Oswego Private Dental Plan is different! It has been designed to provide you and your family with affordable preventive dental coverage which your dentist owns and administers.

Not only does the Oswego Private Dental Plan provide excellent coverage on preventive dentistry, the plan offers good coverage on basic and major dental procedures like crowns, bridges, root canals, and implant services.

Since your Oswego Private Dental Plan is not administered by a third party insurance company, all the decisions regarding your dental treatment may be decided by you and your dentist – Dr. Milazzo or Dr. MacDonald, without the need for claim forms, approvals, deductibles, or waiting periods.



Dr. Milazzo



Dr. MacDonald